

PATENT

Application Serial No. 09/654,341
Attorney Docket No. 97-059-1-C1A M E N D M E N T S t o t h e C L A I M S

A detailed listing of all claims that are, or were, in the present application is provided below. The status of each claim is identified.

69. (PREVIOUSLY PRESENTED) A method for providing installment plan options, comprising:

generating a purchase price at a POS terminal;

generating a credit card number at the POS terminal;

transmitting the purchase price and the credit card number from the POS terminal to a central controller;

using the central controller to generate an installment plan for payment of the purchase price;

transmitting data concerning the installment plan from the central controller to the POS terminal;

generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and

transmitting the selection signal from the POS terminal to the central controller.

70. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising displaying a signal indicative of the installment plan at the POS terminal.

71. (PREVIOUSLY PRESENTED) The method of claim 70, further comprising receiving input from a customer at the POS terminal to indicate selection of the installment plan.

72. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:
authorizing use of the installment plan for a financial account indicated by the credit card number, if the selection signal indicates acceptance of the installment plan.

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73. (PREVIOUSLY PRESENTED) The method of claim 69, wherein the step of using the central controller to generate an installment plan includes generating a plurality of installment plans, and the step of transmitting data concerning the installment plan includes transmitting data concerning the plurality of installment plans from the central controller to the POS terminal.

74. (PREVIOUSLY PRESENTED) The method of claim 73 wherein the selection signal indicates acceptance of one of the plurality of installment plans.

75. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:
determining whether to allow installment payments on the purchase price;
and wherein the step of using the central controller to generate an installment plan is performed only if installment payments on the purchase price are allowed.

76. (PREVIOUSLY PRESENTED) The method of claim 75, wherein the determination of whether to allow installment payments is based on the purchase price.

77. (PREVIOUSLY PRESENTED) The method of claim 76, wherein the step of determining whether to allow installment payments includes:
comparing the purchase price to a predetermined amount; and
allowing installment payments only if the purchase price exceeds the predetermined amount.

78. (PREVIOUSLY PRESENTED) The method of claim 75, wherein the determination of whether to allow installment payments is based on whether an account indicated by the credit card number is pre-approved for installment payments.

79. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising:
transmitting a merchant identifier from the POS terminal to the central controller, the merchant identifier indicating a merchant; and
crediting the purchase price to the merchant.

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80. (PREVIOUSLY PRESENTED) A system for providing installment plan options, comprising:

a central controller; and

a POS terminal in data communication with the central controller;

the POS terminal being programmed to:

generate a purchase price and a credit card number; and

transmit the purchase price and the credit card number to the central controller;

the central controller being programmed to:

generate an installment plan for payment of the purchase price; and

transmit data concerning the installment plan to the POS terminal;

the POS terminal being further programmed to:

generate a selection signal to indicate whether the installment plan is accepted; and

transmit the selection signal to the central controller.

81. (PREVIOUSLY PRESENTED) The system of claim 80, wherein the POS terminal displays a signal indicative of the installment plan.

82. (PREVIOUSLY PRESENTED) The system of claim 81, wherein the POS terminal receives input from a customer to indicate selection of the installment plan.

83. (PREVIOUSLY PRESENTED) The system of claim 80, wherein the central controller is programmed to authorize use of the installment plan for a financial account indicated by the credit card number, if the selection signal indicates acceptance of the installment plan.

84. (PREVIOUSLY PRESENTED) The system of claim 80, wherein the central controller generates a plurality of installment plans and transmits to the POS terminal data concerning the plurality of installment plans.

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85. (PREVIOUSLY PRESENTED) The system of claim 84, wherein the selection signal indicates acceptance of one of the plurality of installment plans.

86 - 89. (CANCELED).

90. (PREVIOUSLY PRESENTED) The system of claim 80, wherein the POS terminal transmits to the central controller a merchant identifier indicating a merchant, and the central controller credits the purchase price to the merchant.

91. (PREVIOUSLY PRESENTED) The method of claim 69, further comprising: determining an upsell to offer at the POS terminal.

92. (PREVIOUSLY PRESENTED) The method of claim 91, in which determining the upsell comprises:

receiving at the POS terminal from the central controller an upsell identifier that identifies the upsell to offer.

93. (PREVIOUSLY PRESENTED) The method of claim 91, in which determining the upsell comprises:

determining the upsell to offer based on at least one of the purchase price and the credit card number.

94. (PREVIOUSLY PRESENTED) The method of claim 91, further comprising: displaying a signal indicative of the upsell to offer at the POS terminal.

95. (PREVIOUSLY PRESENTED) The system of claim 80, wherein the central controller determines whether to allow installment payments on the purchase price, and generates the installment plan only if installment payments on the purchase price are allowed.

96. (PREVIOUSLY PRESENTED) The system of claim 95, wherein the determination of whether to allow installment payments is based on the purchase price.

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97. (PREVIOUSLY PRESENTED) The system of claim 96, wherein the determination of whether to allow installment payments is made by comparing the purchase price to a predetermined amount, and allowing installment payments only if the purchase price exceeds the predetermined amount.

98. (PREVIOUSLY PRESENTED) The system of claim 95, wherein the determination of whether to allow installment payments is based on whether an account indicated by the credit card number is pre-approved for installment payments.

99. (PREVIOUSLY PRESENTED) The system of claim 80, in which the POS terminal further determines an upsell to offer.

100. (PREVIOUSLY PRESENTED) The system of claim 99, in which the POS terminal receives from the central controller an upsell identifier that identifies the upsell to offer.

101. (PREVIOUSLY PRESENTED) The system of claim 99, in which the POS terminal determines the upsell to offer based on at least one of the purchase price and the credit card number.

102. (PREVIOUSLY PRESENTED) The method of claim 99, in which the POS terminal further displays a signal indicative of the upsell to offer.

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103. (PREVIOUSLY PRESENTED) A system for providing installment plan options, comprising:

means for generating a purchase price at a POS terminal;

means for generating a credit card number at the POS terminal;

means for transmitting the purchase price and the credit card number from the POS terminal to a central controller;

means for using the central controller to generate an installment plan for payment of the purchase price;

means for transmitting data concerning the installment plan from the central controller to the POS terminal;

means for generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and

means for transmitting the selection signal from the POS terminal to the central controller.

104. (PREVIOUSLY PRESENTED) The system of claim 103, further comprising:

means for displaying a signal indicative of the installment plan at the POS terminal.

105. (PREVIOUSLY PRESENTED) The system of claim 104, further comprising:

means for receiving input from a customer at the POS terminal to indicate selection of the installment plan.

106. (PREVIOUSLY PRESENTED) The system of claim 103, further comprising:

means for authorizing use of the installment plan for a financial account indicated by the credit card number, if the selection signal indicates acceptance of the installment plan.

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107. (PREVIOUSLY PRESENTED) The system of claim 103,
in which the means for using the central controller to generate an installment plan
includes means for generating a plurality of installment plans, and
in which the means for transmitting data concerning the installment plan includes means
for transmitting data concerning the plurality of installment plans from the central controller to
the POS terminal.

108. (PREVIOUSLY PRESENTED) The system of claim 107, in which the selection
signal indicates acceptance of one of the plurality of installment plans.

109. (PREVIOUSLY PRESENTED) The system of claim 103, further comprising:
means for determining whether to allow installment payments on the purchase price; and
in which the means for using the central controller to generate the installment plan
comprises means for using the central controller to generate the installment plan only if
installment payments on the purchase price are allowed.

110. (PREVIOUSLY PRESENTED) The system of claim 109, in which the means for
determining whether to allow installment payments comprises means for determining whether to
allow installment payments based on the purchase price.

111. (PREVIOUSLY PRESENTED) The system of claim 110, in which the means for
determining whether to allow installment payments includes:
means for comparing the purchase price to a predetermined amount; and
means for allowing installment payments only if the purchase price exceeds the
predetermined amount.

112. (PREVIOUSLY PRESENTED) The system of claim 109, in which the means for
determining whether to allow installment payments comprises means for determining whether to
allow installment payments based on whether an account indicated by the credit card number is
pre-approved for installment payments.

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113. (PREVIOUSLY PRESENTED) The system of claim 103, further comprising:
means for transmitting a merchant identifier from the POS terminal to the central controller, the merchant identifier indicating a merchant; and
means for crediting the purchase price to the merchant.
114. (PREVIOUSLY PRESENTED) The system of claim 103, further comprising:
means for determining an upsell to offer at the POS terminal.
115. (PREVIOUSLY PRESENTED) The system of claim 114, in which the means for determining the upsell comprises:
means for receiving at the POS terminal from the central controller an upsell identifier that identifies the upsell to offer.
116. (PREVIOUSLY PRESENTED) The system of claim 114, in which the means for determining the upsell comprises:
means for determining the upsell to offer based on at least one of the purchase price and the credit card number.
117. (PREVIOUSLY PRESENTED) The system of claim 114, further comprising:
means for displaying a signal indicative of the upsell to offer at the POS terminal.

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118. (NEW) A method comprising:
generating a purchase price at a POS terminal;
generating a credit card number at the POS terminal;
transmitting the purchase price and the credit card number from the POS terminal to a central controller;
using the central controller to generate, in response to receiving at least one of the purchase price and the credit card number, an installment plan for payment of the purchase price;
transmitting data concerning the installment plan from the central controller to the POS terminal;
generating at the POS terminal a selection signal to indicate whether the installment plan is accepted; and
transmitting the selection signal from the POS terminal to the central controller.